



A Guide to Your CalPERS

# Service Credit Purchase Options



## TABLE OF CONTENTS

<b>Introduction</b> .....	3
<b>Understanding Service Credit</b> .....	4
Service Credit Eligibility .....	4
Service Credit Purchase Options .....	5
<b>Purchasing Service Credit</b> .....	7
Service Credit Purchase Costs & Processing Time .....	7
Your Service Credit Purchase Decision .....	7
Payment Options .....	8
Other Information .....	8
<b>Steps for Making a Service Credit Purchase</b> .....	9
CalPERS Review .....	9
Your Final Decision .....	9
<b>Additional Retirement Service Credit Purchase Option</b> .....	10
Who's Eligible? .....	10
What's Required? .....	10
What's the Cost? .....	10
What's Next? .....	11
<b>Redeposit of Withdrawn Contributions Purchase Option</b> .....	12
Who's Eligible? .....	12
What's Required? .....	12
What's the Cost? .....	12
What's Next? .....	12
Reciprocal Retirement Systems .....	13
Reciprocal Public Agencies .....	13
Reciprocal 1937 Act Counties .....	13
Steps for Requesting Service Credit Cost Information .....	14
<i>Request for Service Credit Cost Information—</i> <i>Redeposit of Withdrawn Contributions Form</i> .....	15
<b>Military Service Credit Purchase Option</b> .....	17
Who's Eligible? .....	17
What's Required? .....	17
What's the Cost? .....	18
What's Next? .....	19
<i>Request for Service Credit Cost Information —</i> <i>Military Service Form</i> .....	21

<b>Peace Corps, AmeriCorps*VISTA, or AmeriCorps Service Credit Purchase Option</b>	23
Who's Eligible?	23
What's Required?	23
What's the Cost?	23
What's Next?	24
<i>Request for Service Credit Cost Information—Peace Corps, AmeriCorps*VISTA, or AmeriCorps Service Form</i>	25
<b>Service Prior to Membership, CETA &amp; Fellowship Service Purchase Option</b>	27
Who's Eligible?	27
What's Required?	27
What's the Cost?	28
What's Next?	28
Steps for Requesting Service Credit Cost Information	29
<i>Request for Service Credit Cost Information—Service Prior to Membership, CETA &amp; Fellowship Service Form</i>	31
<b>Leave of Absence Purchase Option</b>	33
Who's Eligible?	33
What's Required?	33
What's the Cost?	34
What's Next?	35
Steps for Requesting Service Credit Cost Information	36
<i>Request for Service Credit Cost Information— Leave of Absence Form</i>	37
<b>Layoff, Prior Service &amp; Optional Member Service Purchase Option</b>	39
Who's Eligible?	39
What's Required?	39
What's the Cost?	40
What's Next?	40
Steps for Requesting Service Credit Cost Information	41
<i>Request for Service Credit Cost Information— Layoff, Prior Service &amp; Optional Member Service Form</i>	43
<b>Become a More Informed Member</b>	45
CalPERS On-Line	45
Reaching Us By Phone	45
myCalPERS	45
CalPERS Education Center	45
Visit Your Nearest CalPERS Regional Office	46
<b>Information Practices Statement</b>	47

## INTRODUCTION

Each year, CalPERS sends you an Annual Member Statement that provides information about your CalPERS years of service and member contributions. It's important to review this statement when you receive it, since your service credit is an important component in determining your future retirement benefits. There may be ways you can increase the amount of CalPERS service credit you have. Perhaps you want to redeposit contributions you previously withdrew or make new contributions for eligible service you performed in the past but didn't receive credit for.

This publication describes various types of CalPERS service credit you may be eligible to purchase, and helps you decide if the increase in your future retirement benefits is worth the cost. After you have read it, you can review the appropriate section to find out if you may be eligible for a particular service credit option and what process you need to follow to request cost information and elect the purchase.

We encourage you to submit your request to purchase service credit at least one year **before you retire** in order to ensure your purchase is included in your retirement benefit calculations.

This is especially important if you are requesting to redeposit funds previously withdrawn from CalPERS to re-establish your membership and to coordinate a concurrent retirement date with one or more reciprocal retirement system. For more information about reciprocity, review the CalPERS publication *When You Change Retirement Systems*.

*While reading the information in this publication, please be aware that we are governed by the California Public Employees' Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication.*

### Requesting a Service Credit Purchase

In most cases, you must request your service credit purchase cost information **before** you retire. Be sure to do so early in your retirement planning process.

## **Retirement vs. Leave Time Credit**

Service credit for retirement purposes may differ from the service credit used by your employer for accrual of leave time. If you have questions, check with your Personnel Office.

## **UNDERSTANDING SERVICE CREDIT**

You earn CalPERS service credit for work with a CalPERS-covered employer. It accumulates on a fiscal year basis (July 1 through June 30), and is one of the factors used to calculate your future retirement benefits.

Your retirement benefit is based on:

- Your years of service
- Your age at retirement
- Your highest salary (for one or three consecutive years, depending on your employer's contract).

To earn a full year of service credit during a fiscal year, in general you must work at least:

- Hourly pay employees – 1,720 hours
- Daily pay employees – 215 days
- Monthly pay employees – 10 months full time

### **Service Credit Eligibility**

To see if you're eligible to purchase service credit, you need to check your CalPERS Annual Member Statement against your own employment records. Statements are mailed each Fall and the service credit and employment information is as reported through June 30 of that year. (You can also view your Annual Member Statement on the CalPERS On-Line Web site or contact us to request a copy.)

You may be eligible to purchase service credit for a period you withdrew contributions, were a temporary employee, were in the military, or took a leave of absence. You should also review the service credit purchase option information provided on Pages 5 and 6 to see if any of these options applies to you.

### **Active Members**

If you are currently employed by a CalPERS-covered employer, you are eligible to make a service credit purchase. This includes employees of the State, non-certified school employees, and employees of cities, counties, and other public agencies that contract with CalPERS.

### **Inactive Members**

If you are no longer working for a CalPERS-covered employer, but still have service credit on account at CalPERS, you are also eligible to make a purchase. Inactive members can purchase only certain types of service credit. See each option section for specific eligibility.

### **Retired Members**

If you are a CalPERS retiree, there are certain types of service credit you can purchase. See each option section for specific eligibility.

### **Reciprocal System Members**

If you are a former CalPERS member who is an active member of another California retirement system that can be “linked” to CalPERS at retirement, you are eligible to purchase service credit. Retirement systems that have reciprocity with CalPERS are listed on Page 13. You can redeposit previously withdrawn CalPERS contributions and re-establish your CalPERS membership.

You must make the election prior to your retirement with both systems, otherwise your monthly retirement allowance payments may be delayed several months while your membership is being re-established with CalPERS.

### **Optional Members**

If you are an elected or appointed official or a legislative employee who exercises the option of becoming a CalPERS member, you are eligible to purchase service credit.

### **State Alternate Retirement Program (ARP)**

If you are enrolled in ARP on or after August 11, 2004, because you are a new, first time State miscellaneous and industrial employee, you are a member of CalPERS. As such, you are eligible to purchase most types of service credit (unless otherwise specified) provided in this publication, whether or not you are a current or former ARP participant. See Additional Retirement Service Credit (ARSC) and Military for specific eligibility guidelines.

## **Service Credit Purchase Options**

CalPERS offers a variety of service credit purchase options. However, there are some limitations on who is eligible for each, so review the appropriate section to see if you qualify.

### **Additional Retirement Service Credit**

- Currently in compensated employment with a CalPERS-covered employer
- Have at least five years of earned CalPERS service credit
- Can purchase from one to five years of service credit—in whole year increments.

### **Redeposit**

- Withdrew your CalPERS retirement contributions
- Contributions were removed from a member account due to a community property settlement and were refunded.

## **Second Tier Service**

This publication does not include information for State employees interested in converting second tier service to the first tier. If you need this information, contact us to request a ***Second Tier Conversion Election Package***.

### **Military, Peace Corps, AmeriCorps\*VISTA, or AmeriCorps Service**

- Served in active military duty prior to your CalPERS membership or took a leave of absence to serve on active duty
- Served with the Peace Corps, AmeriCorps\*VISTA, or AmeriCorps.

### **Service Prior to Membership**

- Worked for a CalPERS-covered employer before you became a CalPERS member (i.e., seasonal, temporary, or part-time employee)
- Worked for a federal or State employer under the Comprehensive Employment and Training Act (CETA) from 1973 to 1982
- Worked in a fellowship program.

### **Leave of Absence**

- For maternity or paternity
- For a job-related injury or illness (temporary disability)
- To further your education
- To work for a government agency, college, university, or nonprofit organization
- For a sabbatical.

(For a military leave of absence, refer to the military service option above.)

### **Layoff, Prior Service & Optional Member Service**

- Laid off by a CalPERS-covered employer that contracts for the layoff benefit (you must have been a full time employee laid off on or after January 1, 1981)
- Working for your employer before it contracted with CalPERS or before a contract exclusion was removed
- Served as an elected or appointed official or legislative employee.



## PURCHASING SERVICE CREDIT

### Service Credit Purchase Costs & Processing Time

Cost is determined using formulas that are established by law which can differ depending on your type of membership (State, school, or public agency) and the service credit you're requesting. You'll find more specific information on cost in each section.

Since service credit purchases can be costly, you can use the Service Credit Cost Estimator on the CalPERS On-Line Web site to get an idea of the cost for Additional Retirement Service Credit; Redeposit; Maternity/Paternity; Military, Peace Corps, AmeriCorps\*VISTA, or AmeriCorps; and Service Prior to Membership service credit purchases.

All purchase requests are processed on a first in-first out basis, with special consideration given to those already retired or in the process of retiring.

#### Requesting a Service Credit Purchase

In most cases, you must request your service credit purchase cost information **before** you retire. Be sure to do so early in your retirement planning process.

We encourage you to submit your service credit request at least one year prior to your retirement date. To have your purchased service credit included in your retirement benefit calculation, we must complete the processing of your service credit purchase election and all required documents.

The processing of elections can take up to 120 days. However, if a valid service credit purchase election is received after your retirement date, appropriate adjustments will be made to your monthly retirement benefit, in most cases retroactive to your retirement date.

### Your Service Credit Purchase Decision

Only **you** can decide if the increase to your future benefits is worth the cost of your purchase. You may want to attend a CalPERS seminar or workshop to find out more. Check with your nearest CalPERS Regional Office for dates and locations. You can also use the Retirement Planning Calculator on the CalPERS Web site to see how additional service could impact your future retirement benefits.

#### Service With Another Retirement System

You cannot purchase service credit in CalPERS if you have already received credit for it in another public retirement system.

## Payment Options

You can choose to pay for service credit in one of four ways.

### **Lump Sum Payment**

You pay the entire amount at one time.

### **Installment Payments**

You can make payments for up to 180 months. Interest continues to accrue until the entire amount is paid.

### **Partial Lump Sum Payment with Installment Payments**

You pay an initial lump sum and spread out payments on the remaining balance. Interest continues to accrue until the entire amount is paid.

### **Plan-to-Plan Transfer or Rollover**

You may be eligible to make a lump sum or partial lump sum payment through a rollover or “in service” plan-to-plan transfer from certain qualified retirement plans and IRA accounts. More detailed information, including specific plan types, will be provided to you along with your election to purchase service credit.

Additional details on payment options, pre-tax vs. after-tax payments, and interest rates will be sent to you with your cost information and election document.

## Other Information

If you decide to make installment payments and retire before the entire amount is paid, CalPERS will automatically continue deductions from your monthly retirement allowance (on an after-tax basis), unless you make other payment arrangements.

Service credit purchases have tax implications that need to be taken into consideration. For more information about taxes, contact the IRS, the Franchise Tax Board or a tax advisor. You can obtain a free copy of “Pension and Annuity Income,” IRS Publication 575, by calling toll-free, (800)829-1040, or visiting their web site at [www.irs.ustreas.gov](http://www.irs.ustreas.gov). Contact the Franchise Tax Board by calling toll-free, (800)852-5711 or visit their web site at [www.ftb.ca.gov](http://www.ftb.ca.gov).

CalPERS On-Line has additional information regarding service credit purchases (i.e. what is service credit, who can purchase, what happens next and service credit purchases options), refer to such topics as: Service Credit; Estimate my Service Credit, FAQ's and Payment Options.

## STEPS FOR MAKING A SERVICE CREDIT PURCHASE

### CalPERS Review

When CalPERS receives your completed request form, we will:

- **Review your request.** If the form is incomplete we will mail a copy of the original form and a new form to be completed and returned to CalPERS.
- If you are **not** eligible, we will send you a letter of explanation.
- If you **are** eligible, we will calculate the cost and mail your service credit purchase packet to you.

### Your Final Decision

When you receive the service credit purchase packet, you need to:

- **Choose the payment option** that is right for you.
- **Complete and sign** the election document.
- **Make a copy** for your records, and mail the original to CalPERS.

### Your Documentation

If you select a payment option that includes a lump sum or partial payment, that payment — and any documentation required — needs to be returned at the same time as your signed election document.

## ADDITIONAL RETIREMENT SERVICE CREDIT PURCHASE OPTION

Active CalPERS members can purchase from one to five years of service credit that can be used toward retirement. This is called Additional Retirement Service Credit (Air Time or Non-Qualified Service). **This credit is not based on actual employment, so it cannot be used to qualify you for retirement, health or dental benefits vesting.**

### Who's Eligible?

**You can purchase Additional Retirement Service Credit if you are:**

- In compensated employment with a CalPERS-covered employer (active member)
- Have at least five years of earned CalPERS service credit.

State Alternate Retirement Program (ARP) service does not count towards the five years of earned CalPERS service credit unless the member elects to transfer their ARP funds to CalPERS during their 47th to 49th month ARP election or elects to purchase the service credit based on a present value calculation after their election period.

**You cannot purchase Additional Retirement Service Credit if you are:**

- Retired
- An inactive CalPERS member.

### What's Required?

- You must purchase the available one to five years of service credit in whole year increments.
- Only one service credit purchase election can be accepted, even if you choose to elect less than five years.
- Your request form must include a printed copy of a service credit cost estimate from the online Service Credit Cost Estimator on our Web site.

### What's the Cost?

The cost to purchase this service credit is calculated using the present value method. That means it is based on a pay rate that provides the best estimate of your future potential final compensation at retirement. We look at the projected retirement benefit increase you can expect to receive with this additional service (at retirement, disability, death, or other termination from employment), then we convert that to a lump sum in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected retirement age, life expectancy, and the possibility that some may not retire, but instead become disabled, die, or terminate their CalPERS membership. These probabilities are the same assumptions used to ensure all our benefits are adequately funded.

The actuarial tables used in this process are updated when there are changes to existing benefits, new benefits are mandated by law, or changes in retirement assumptions are made to reflect current best estimates of retirement patterns or other actual factors. Remember, your election to purchase service credit is irrevocable. Once your election purchase is processed, any future changes to the actuarial assumption factors will not affect the cost of your service credit purchase.

## What's Next?

The documents you need to make an Additional Retirement Service Credit purchase are available only on the CalPERS On-Line Web site. You will need to visit the site to get the request form and to complete a cost estimate.

### Step 1

Calculate and print a copy of your service credit purchase cost estimate using our online Service Credit Cost Estimator. You'll also need to print a copy of the required *Request for Service Credit Cost Information—Additional Retirement Service Credit* request form, which is available in the online Forms and Publications Center.

### Step 2

Complete the request form indicating the number of years of Additional Retirement Service Credit you want to purchase. Only one check box in this area can be marked. Attach a copy of your ARSC cost estimate that you completed on our Web site.

### Step 3

Make a copy of your request form, along with your online service credit purchase estimate calculation for your records. Mail the originals to CalPERS at the address shown on the form.

## Getting Request Forms

This CalPERS publication does not include the forms required to request an Additional Retirement Service Credit purchase. You can find the form — as well as more information on this purchase option — on the CalPERS On-Line Web site at [www.calpers.ca.gov](http://www.calpers.ca.gov).

## Your Future Retirement Benefits

We encourage you to use our online Retirement Planning Calculator to compare retirement estimates with and without a purchase of Additional Retirement Service Credit. You can then see how this would impact your future benefits.

## REDEPOSIT OF WITHDRAWN CONTRIBUTIONS PURCHASE OPTION

If you were previously a CalPERS member, left your CalPERS-covered employer, and took a refund of your contributions and interest, you may be eligible to redeposit these funds and get back those years of service credit.

### Who's Eligible?

**You can redeposit funds you previously withdrew from CalPERS if you're an:**

- Active CalPERS member
- Inactive CalPERS member with service credit still on account
- Member of a reciprocal California public retirement system (see next page)
- Member whose ex-spouse or former domestic partner received a portion of your account as part of a community property judgment or settlement **and** took a refund of the contributions.

**You cannot redeposit if:**

- Your service was with **another** public retirement system (not CalPERS) (you may want to contact that system to find out if you can purchase service credit with them)
- You have previously purchased this service credit with CalPERS
- You are now an active or inactive CalPERS member, but the agency you previously worked for does not **currently** contract with CalPERS
- You received credit for this CalPERS time under another public retirement system
- You are retired.

### What's Required?

If you withdrew contributions for one or more membership periods in **one withdrawal**, you must redeposit in **one** redeposit election. If you made **separate** withdrawals of your contributions for **one** or more membership periods, you can redeposit in one redeposit election or in **separate** redeposit elections. If you choose to make separate redeposit elections, you must begin with the most recent withdrawal and end with the oldest.

### What's the Cost?

CalPERS calculates the amount of the refund, plus interest, compounded annually to the date you make the purchase. You can use the online Service Credit Cost Estimator on the CalPERS Web site to get an idea of the cost for purchasing this service.

### What's Next?

Gather your employment history information for the time (or times) you withdrew your CalPERS contributions. Then complete the request form.

Members of the following reciprocal California public retirement systems may be eligible to redeposit funds they withdrew from CalPERS.

## Reciprocal Retirement Systems

State Teachers' Retirement System  
Legislatures' Retirement System  
Judges' Retirement System  
Judges' Retirement System II  
University of California Retirement System

## Reciprocal Public Agencies

California Administrative Services Authority  
City of Concord  
Contra Costa Water District  
City of Costa Mesa (safety only)  
East Bay Municipal Utility District  
East Bay Regional Park District (safety only)  
City of Fresno  
Long Beach Schools Business Management Authority  
City of Los Angeles  
Los Angeles County Metropolitan Transportation Authority (Non-Contract Employees' Retirement Income Plan)  
City of Oakland (non-safety only)  
City of Pasadena Fire and Police Retirement System  
City of Sacramento  
City of San Clemente (non-safety only)  
City of San Diego  
City & County of San Francisco  
City of San Jose  
San Luis Obispo County

## Reciprocal 1937 Act Counties

Alameda	Sacramento
Contra Costa	San Bernardino
Fresno	San Diego
Imperial	San Joaquin
Kern	San Mateo
Los Angeles	Santa Barbara
Marin	Sonoma
Mendocino	Stanislaus
Merced	Tulare
Orange	Ventura

## STEPS FOR REQUESTING SERVICE CREDIT COST INFORMATION

### Step 1

#### **Complete Section 1 of the Request Form.**

If we provided you cost information for this type of service credit purchase in the past, check the **Yes** box and indicate the date your request was submitted. If you submitted a retirement application, check the **Yes** box, and indicate your planned retirement date.

#### **Section 1**

Fill in your current mailing information.

#### **Section 2**

List all periods of employment for which you withdrew contributions.

#### **Section 3**

Sign and date the request form.

**If you are currently an active or inactive CalPERS member, go directly to Step 3. If you are currently in another retirement system, go to Step 2.**

### Step 2

Give the form to your current retirement system to complete Sections 4, 5, and 6 (your Personnel Office can give you the address). When you receive it back, continue to Step 3.

### Step 3

Submit the completed request form. Be sure to make a copy for your records. Then, mail the original to CalPERS at the address shown on the form.





# Request for Service Credit Cost Information — Redeposit of Withdrawn Contributions

888 CalPERS (or 888-225-7377) • TTY: For Speech & Hearing Impaired (916) 795-3240

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number

## Section 1

Please include  
your full first and last  
name, followed by  
your middle initial.

### About You

Have you requested this cost information before? ☐ No ☐ Yes

Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes

Retirement Date (mm/dd/yyyy)

Former Name (if applicable)

Current Employer

Mailing Address

City

State

ZIP Code

Daytime Phone

## Section 2

Please include the month,  
day, and year for all  
dates as: mm/dd/yyyy.  
Do not abbreviate your  
employer's name.

### Employment Information

List all periods of employment for which you withdrew contributions.

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

☐ Funds transferred due to a community property settlement agreement, and these funds have since been withdrawn by my former spouse or domestic partner.

## Section 3

If you are currently a  
CalPERS member, sign  
the form, make a copy  
for your records, and  
mail the original to the  
address shown on the  
back of this form.

If you are a member  
of one of the retirement  
systems listed on  
Page 13 and currently not a  
CalPERS member, forward  
this form to your current  
retirement system for  
completion of Sections 4, 5,  
and 6 before returning  
to CalPERS.

### Certification

I hereby certify that the above information is true and correct.

Signature

Date (mm/dd/yyyy)

Name of Member (Last Name, First Name, Middle Initial)	Social Security Number
--	------------------------

#### Section 4

### Retirement System Certification (To be completed by member's current retirement system.)

This form is used to obtain the member and employment information required to redeposit withdrawn CalPERS contributions and establish reciprocity with your current retirement system.

Retirement System

Employer

Address

City

State

ZIP Code

#### Section 5

### Member Employment History

First Appointment Date (mm/dd/yyyy)

Effective Date of Membership in Your System (mm/dd/yyyy)

Current Pay Rate & Time Base

Total Service Credit in Your System

Is the member retired/retiring? ☐ No ☐ Yes

Date of Retirement (mm/dd/yyyy)

Is the service noted in Section 2 already credited in your system? ☐ No ☐ Yes

Is the employee currently a member of your system? ☐ No ☐ Yes

#### Section 6

### Statement & Signature of Retirement System Representative

To the Retirement System Representative. Please return completed form to the member.

I hereby certify that the above information is true and correct.

Your Signature

Social Security Number or Tax Identification Number of the Member

Date (mm/dd/yyyy)

Printed Name

Title

Phone

FAX

Mail to:

CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000

## MILITARY SERVICE CREDIT PURCHASE OPTION

If you are a CalPERS member who served in the military you may be able to purchase this time as CalPERS service.

If you are a current or retired CalPERS member through employment with the State, University of California, or California State University, or if you are a current, former, or retired member of a CalPERS-covered school or public agency employer that contracts for this option, you may be eligible to purchase a **maximum** of four years of active duty military service credit. Because purchase of this service credit may be costly, you should consider it carefully. You can use the online Service Credit Cost Estimator on our Web site to get an estimate of the cost and see how this additional service credit could impact your future retirement benefits.

### Who's Eligible?

**You can purchase military service credit if you're a current or retired:**

- State or school CalPERS member (see exceptions below)
- Public agency member whose employer contracts for this option.

**You cannot purchase military service credit if you:**

- Receive military retirement pay based on 20 years' active military service
- Are employed as a safety member with the Los Angeles Community College District
- Have received military service credit in any other retirement system.

### What's Required?

**Current State and school members must have:**

- Served in active duty military at least one year
- Be honorably discharged
- A minimum of one year of earned CalPERS service for each year of active duty military service credit requested (four-year maximum).

State Alternate Retirement Program (ARP) service does not count towards the years of earned CalPERS service credit unless the member elects to transfer their ARP funds to CalPERS during their 47th to 49th month ARP election or elects to purchase the service credit based on a present value calculation after their election period.

**Retired State and school members must have:**

- Served in active duty military at least one year
- Be honorably discharged
- Retired with at least one year of CalPERS service for each year of active duty military service credit requested
- Retired on or after December 31, 1981
- Retired within 120 days of separation from a qualifying employer.

### Your Military Leave of Absence

If you were granted a military leave of absence, entered active military duty within 90 days of leaving your CalPERS-covered employment, and then returned to CalPERS-covered employment (or were placed on a State civil service reemployment list) within six months of your discharge date, service credit may be posted to your account at no cost.

If you returned to employment after the six-month period, you will be required to pay a portion of the cost. There are no limitations on the amount of time that can be credited. However, you do need to request the service credit and provide us with a copy of your Military Service Record.

### **Requesting a Service Credit Purchase after Retirement**

If you are already retired, the increase in benefits from a service credit purchase will be effective once your election is received. It will not be retroactive to your retirement date.

#### **Current members of a public agency whose employer contracts for this option:**

- Must have served in active duty military
- May be eligible to purchase up to an **additional** six months of service credit, up to a maximum of four years.

#### **Retired members of a public agency employer that contracts for this option must:**

- Have served in active duty military
- Have retired within 120 days of separation from a qualifying employer.

### **What's the Cost?**

The cost to purchase this service credit is calculated using a present value method. That means it is based on a pay rate which provides the best estimate of your future final compensation at retirement. We look at the projected retirement benefit increase you can expect to receive with this additional service (at retirement, disability, death, or other termination from employment), then we convert that to a lump sum in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected retirement age, life expectancy, and the probability that some may not retire, but instead become disabled, die, or terminate their CalPERS membership. These probabilities are the same assumptions used to ensure all our benefits are adequately funded.

The actuarial tables used in this process are updated when there are changes to existing benefits, new benefits are mandated by law, or changes in retirement assumptions are made to reflect current best estimates of retirement patterns, or other actuarial factors. Remember, your election to purchase service credit is irrevocable. Once your election purchase is processed, any future changes to the assumption factors will not affect the cost of your service credit purchase.

You can use our online Service Credit Cost Estimator to get an estimate of the cost of purchasing this service.

## What's Next?

Gather your military service information. Then complete the appropriate side of the request form. In all cases, you must submit supporting documentation (i.e., copy of Military Discharge Documents, DD-214, Certification of Military Service record, etc.) to CalPERS for all active duty periods, along with the request form. You can get a copy of your discharge document from:

### **National Personnel Records Center**

Military Personnel Records  
9700 Page Avenue  
St. Louis, MO 63132-5100  
<http://www.archives.gov>

You can also complete and mail in Standard Form 180, available on their Web site.

..... O r .....

### **U.S. Marine Corps Services**

Commandant Headquarters  
U.S. Marine Corps Personnel Management Support Branch (MM SB-10)  
2008 Elliot Road  
Quantico, VA 22134-5030





# Request for Service Credit Cost Information — Military Service

888 CalPERS (or 888-225-7377) • TTY: For Speech & Hearing Impaired (916) 795-3240

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number

## Section 1

### About You

If we have provided cost information to you in the past for this service credit, check the **Yes** box and indicate the date your request was submitted. If you have submitted a retirement application, check the **Yes** box and indicate your planned retirement date.

If you were employed by a CalPERS-covered employer and were granted a leave of absence to enter the military, check the **Yes** box and indicate your employer's name.

Have you requested this cost information before? ☐ No ☐ Yes

Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes

Retirement Date (mm/dd/yyyy)

Were you employed by a CalPERS-covered employer and granted a leave of absence to enter the military?

☐ No ☐ Yes  
Employer

Former Name (if applicable)

Current Employer

Mailing Address

City

State

ZIP Code

Daytime Phone

## Section 2

### Military Active Duty Service Dates (attach certification)

List your active duty military service dates from your Military Certification.

Armed Forces Branch

Enlistment Date (mm/dd/yyyy)

Discharge Date (mm/dd/yyyy)

Armed Forces Branch

Enlistment Date (mm/dd/yyyy)

Discharge Date (mm/dd/yyyy)

Armed Forces Branch

Enlistment Date (mm/dd/yyyy)

Discharge Date (mm/dd/yyyy)

## Section 3

### Certification

Sign and date the request form. Make a copy for your records.

I hereby certify that the above information is true and correct.

Signature

Date (mm/dd/yyyy)

Attach a copy of your military discharge documents.

Mail to:

CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000





## PEACE CORPS, AMERICORPS\*VISTA, OR AMERICORPS SERVICE CREDIT PURCHASE OPTION

If you are an active or inactive CalPERS member, you may be eligible to purchase credit for up to three years of service in the Peace Corps, AmeriCorps\*VISTA (Volunteers In Service To America), or in AmeriCorps.

### Who's Eligible?

**You can purchase Peace Corps, AmeriCorps\*VISTA, and AmeriCorps service credit if you are a:**

- State or school member
- Public agency member and your employer contracts to provide this option.

**You cannot purchase Peace Corps, AmeriCorps\*VISTA, or AmeriCorps service credit if:**

- You are retired
- You do not have certification of your dates of service
- Your public agency employer does not include this option in its CalPERS contract.

### What's Required?

You must be able to provide documentation certifying dates of service.

### What's the Cost?

The cost is based on your current pay rate, the amount needed to fund your future retirement benefits, and how much eligible Peace Corps, AmeriCorps\*VISTA, or AmeriCorps service time you have. You can use the online Service Credit Cost Estimator on the CalPERS Web site to get an idea of the cost of purchasing this service.

## What's Next?

Gather your volunteer service information. Then complete the appropriate side of the request form, and send it, along with a copy of your Peace Corps, AmeriCorps\*VISTA, or AmeriCorps certification letter, to the address at the bottom of the form. You can request a certification letter from:

### **Peace Corps**

Attn: Certifying Officer  
Volunteer & Staff Payroll Services Division  
1111 20th Street, NW  
Washington, DC 20526

### **AmeriCorps\*VISTA/AmeriCorps**

Attn: CNCS/AmeriCorps\*VISTA  
Certifying Officer  
1201 New York Avenue, N.W.  
Washington, DC 20525



# Request for Service Credit Cost Information — Peace Corps, AmeriCorps\*VISTA, or AmeriCorps

888 CalPERS (or 888-225-7377) • TTY: For Speech & Hearing Impaired (916) 795-3240

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number

## Section 1

If we have provided cost information to you in the past for this service credit, check the **Yes** box and indicate the date your request was submitted. If you have submitted a retirement application, check the **Yes** box and indicate your planned retirement date.

## About You

Have you requested this cost information before? ☐ No ☐ Yes

Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes

Retirement Date (mm/dd/yyyy)

Former Name (if applicable)

Current Employer

Mailing Address

City

State

ZIP Code

Daytime Phone

## Section 2

List your Peace Corps, AmeriCorps\*VISTA, or AmeriCorps service dates.

## Peace Corps, AmeriCorps\*VISTA or AmeriCorps Service Dates (attach certification)

Indicate Peace Corps, AmeriCorps\*VISTA, or AmeriCorps

Beginning Date of Service (mm/dd/yyyy)

Ending Date of Service (mm/dd/yyyy)

## Section 3

Sign and date the request form. Make a copy for your records.

## Certification

I hereby certify that the above information is true and correct.

Member Signature

Date (mm/dd/yyyy)

Attach a copy of your Peace Corps, AmeriCorps\*VISTA, or AmeriCorps certification letter.

Mail to:

CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000



## SERVICE PRIOR TO MEMBERSHIP, CETA & FELLOWSHIP SERVICE PURCHASE OPTION

Employment with a CalPERS-covered employer before becoming a CalPERS member may be creditable. Service Prior to Membership (SPM) credit may be available for employment which did not qualify for membership, usually because of a limited time base or term of employment. Time spent working for a federal or State employer under the Comprehensive Employment & Training Act (CETA) or time spent in the Assembly, Senate, Executive, or Judicial Administration in a Fellowship (Fellowship) program may also be available.

### Who's Eligible?

**If you are now an active or inactive CalPERS member, you may be able to purchase service time if you worked:**

- For a CalPERS-covered employer as a seasonal, temporary, part-time, or intermittent employee, but were not a CalPERS member
- Under CETA for a federal or State-sponsored program from 1973 to 1982, such as the Public Employee Program, Public Service Employment, Disabled Veterans' Outreach Program, Public Service Employment Program, or Cal Esteem
- Under the Assembly, Senate, Executive, or Judicial Administration fellowship program.

**You cannot purchase CalPERS service time if:**

- The agency where the service was earned does not currently have a contract with CalPERS
- Your service is excluded by law or by the employer's contract with CalPERS
- You worked at a school in a **certified** position (you may want to contact the State Teachers' Retirement System to find out if you can purchase service with that system)
- You worked at the University of California **after** October 1, 1963 (you may want to contact the University of California Retirement Plan to find out if you can purchase service with that system)
- You work for a contracting agency which does not provide the fellowship service credit type option
- You are retired.

### What's Required?

You must be an active or inactive CalPERS member and be able to provide CalPERS with documentation certifying your dates of service.

## What's the Cost?

### SPM

The cost of service prior to membership is based on your pay rate and contribution rate on the date you became a member (after the service was rendered), and interest will be compounded annually to the date you make the purchase.

### CETA

The cost for service credit for the CETA is based on a pay rate that provides the best estimate of your future final compensation at retirement, the amount needed to fund your future retirement benefits, and how much service you are eligible to purchase.

### Fellowship

The cost of crediting your fellowship program service depends on the dates of that service and the program you participated in.

- Participants in the Assembly, Senate, and Executive Fellowship Programs have been excluded from membership since October 14, 1991.
- Participants in the Judicial Administration Fellowship Program have been excluded from membership since January 1, 2003.

If your fellowship service was rendered **before** the applicable exclusion, the costing method is the same method that is used for Service Prior to Membership. If your fellowship service was rendered **after** the exclusion, the costing method for your service is the same method that is used for CETA.

You can use the online Service Credit Cost Estimator on the CalPERS Web site to get an idea of the cost of purchasing this service credit.

## What's Next?

Gather your employment history information for the time that you worked for a CalPERS-covered employer before becoming a CalPERS member. Then complete the request form following the steps shown.

## STEPS FOR REQUESTING SERVICE CREDIT COST INFORMATION

### Step 1

#### **Complete Section 1 of the request form.**

If we have provided cost information to you in the past for this type of service credit purchase, check the **Yes** box and indicate the date your request was submitted. If you have submitted a retirement application, check the **Yes** box and indicate your planned retirement date.

#### **Section 1**

Complete your current mailing address information.

#### **Section 2**

Indicate the employer name where the service was earned and list all periods of employment you are requesting credit for service prior to membership.

#### **Section 3**

Sign and date the request form.

### Step 2

Give the form to the employer you worked for when the service was earned so they can complete Page 2 of the form. When you receive it back, continue to Step 3.

### Step 3

Mail the original to CalPERS at the address shown on the form. Be sure to make a copy for your records.

#### **Completing Your Request**

If your service prior to membership was with the State or with a California State University, go directly to Step 3.

For service with the Senate Assembly and Joint Rules Committees, as well as for service with those agricultural associations which don't use the Uniform State Payroll System go to Step 2.

If your service prior to membership was with the University of California (prior to October 1, 1963), a public agency, school, or fellowship service, go to Step 2.

In some instances service with the State may still require employer certification. We will notify you if that is needed in your case.







# Request for Service Credit Cost Information — Service Prior to Membership, CETA & Fellowship

888 CalPERS (or 888-225-7377) • TTY: For Speech & Hearing Impaired (916) 795-3240

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number

## Section 1

If we have provided cost information to you in the past for this service credit, check the **Yes** box and indicate the date your request was submitted. If you have submitted a retirement application, check the **Yes** box and indicate your planned retirement date.

## About You

Have you requested this cost information before? ☐ No ☐ Yes

Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes

Requested Date (mm/dd/yyyy)

Were you compensated for this employment? ☐ No ☐ Yes

Former Name (if applicable)

Current Employer

Mailing Address

City

State

ZIP Code

Daytime Phone

## Section 2

List the name and address of the employer where the service was earned. If this was a certificated position, contact the State Teachers' Retirement System.

List the dates and hours of employment for which you are requesting credit. List each position separately and indicate if service was full time or part time. If the service was part time, show service as a fraction or list the hours (i.e., 20 hours per month or half time).

## Prior Employment Information

Employer

Address

City

State

ZIP Code

Was this service rendered under the Comprehensive Employment & Training Act from 1973 to 1982? ☐ No ☐ Yes

Was this service rendered under a fellowship program? ☐ No ☐ Yes

Name of Program

Was service rendered as a 10-month employee? ☐ No ☐ Yes

Employment From (mm/dd/yyyy) To (mm/dd/yyyy) Location

Position Title Hours Worked Per Month OR Time Base/Fraction of Full Time

Employment From (mm/dd/yyyy) To (mm/dd/yyyy) Location

Position Title Hours Worked Per Month OR Time Base/Fraction of Full Time

Employment From (mm/dd/yyyy) To (mm/dd/yyyy) Location

Position Title Hours Worked Per Month OR Time Base/Fraction of Full Time

## Section 3

## Member Certification

I hereby certify that the above information is true and correct.

Signature

Date (mm/dd/yyyy)

- If the service was performed for the State of California or a California State University, STOP. Sign this form on the line above and mail it to CalPERS.
- If the service was performed for the University of California, a CalPERS-covered public agency, or a school, forward this request form to the appropriate employer for completion of Page 2 before returning to CalPERS.

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number

#### Section 4

If the service was performed for the State of California or California State University, employer certification is not required.

#### Statement & Signature of Personnel or Payroll Officer

Your signature certifies that the member-provided information is true, correct, and provides CalPERS with all the necessary information to apply any exclusions. If no hours worked or time base is indicated, **full-time service** will be assumed. If you do not agree with this assumption or with the information listed, continue to Section 5.

**Position Type** ☐ Seasonal ☐ Limited Term ☐ On-Call ☐ Intermittent ☐ Permanent

For Teachers Assistants Only:

Was this person employed pursuant to Section 44926 of the Education Code? ☐ No ☐ Yes

Do you feel this service is eligible for purchase? ☐ Yes ☐ No

Reason

Employer Signature

Title

Date (mm/dd/yyyy)

Printed Name

Phone

FAX

#### Section 5

To be completed by employer only if additional information is necessary. Otherwise, simply certify in Section 4 above.

**Complete Section 7 and return this request form to the member.**

#### Employer Certification

Position Title

Employment From (mm/dd/yyyy)

To (mm/dd/yyyy)

**Time Base** ☐ Full Time ☐ Part Time ☐ Hourly ☐ Fraction of Full Time

Average Number of Days or Hours Per Month

Average Percentage or Fraction of Time Worked Per Month

#### Section 6

Complete Section 6 only if the employee was full time, worked more than 1,000 hours in a fiscal year (July 1 through June 30), or did not work a consistent time base and could not be listed above.

#### Member Employment History

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Position Title

Pay Rate (Hourly/Daily/Monthly)

Time Worked (Hours Per Day)

Time Worked (Earnings)

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Position Title

Pay Rate (Hourly/Daily/Monthly)

Time Worked (Hours Per Day)

Time Worked (Earnings)

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Position Title

Pay Rate (Hourly/Daily/Monthly)

Time Worked (Hours Per Day)

Time Worked (Earnings)

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Position Title

Pay Rate (Hourly/Daily/Monthly)

Time Worked (Hours Per Day)

Time Worked (Earnings)

#### Section 7

If the service was performed for the State of California or California State University, employer certification is not required.

#### Statement & Signature of Personnel or Payroll Officer

I hereby certify that the above information is true and correct and provides CalPERS with all the necessary information to apply any exclusions.

Signature

Title

Date (mm/dd/yyyy)

Printed Name

Phone

FAX

**Mail to:**

**CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000**

## LEAVE OF ABSENCE PURCHASE OPTION

A leave of absence is time that you had authorization from your employer to be absent from some or all of your duties. This may be time you took for maternity or paternity, temporary disability, educational, service, or sabbatical purposes. To be eligible to purchase service credit for this time, you must have returned to CalPERS-covered employment after the leave of absence.

By law, some service leaves of absence are not eligible for CalPERS service credit, even if the employer gives prior approval.

### Who's Eligible?

**You may be able to purchase service credit for a leave of absence if you are an:**

- Active or inactive CalPERS member (with the exception of maternity/paternity and temporary disability leave which are available to all members, eligibility depends on type of leave and employer contract).

**You cannot purchase service credit for a leave of absence if:**

- The leave was not approved by your employer
- You retired prior to your request to purchase service credit.

### What's Required?

#### Maternity/Paternity Leave

Time off after the birth or adoption of a child.

- You must return to CalPERS-covered employment at the end of the approved leave, and remain in the CalPERS-covered employment at least the same amount of time
- You can purchase up to 12 months per leave
- You cannot purchase additional service if you have **already** earned a full year of credit (10 full-time months) during that fiscal year (July 1 through June 30).

#### Temporary Disability Leave

Time off while receiving temporary disability payments because of a job-related injury or illness.

- You must either return to CalPERS-covered employment or immediately retire after your leave of absence (you must request cost information **prior** to retirement).
- There is no limit to the amount of time you can purchase
- You have requested to purchase this service credit prior to retirement.

### **Educational Leave of Absence**

Time off to pursue higher education.

- You must be a State, University of California, or California State University employee both before and on your return from the leave
- You can purchase a maximum of two years' service credit (even if the combined total of your educational leaves exceeds two years).

### **Service Leave**

Time off to work with a college or university; a local, State, federal, or foreign government agency; or certain nonprofit organizations.

- You must be an active or inactive CalPERS member
- You can purchase a maximum of two years' credit for **each** service leave
- You must return to CalPERS-covered employment with the employer from which the leave was granted, or immediately retire after your leave of absence. If the leave was from a California State University, the employer you return to could include any campus within the CSU system. (You must request cost information **prior** to retirement).

### **Sabbatical Leave**

A partially compensated leave of absence from CalPERS-covered employment.

- You must be an active or inactive CalPERS member
- There is no maximum time you can purchase
- You must return to CalPERS-covered employment after your leave of absence.

### **What's the Cost?**

#### **Maternity/Paternity, Educational, Service & Sabbatical Leaves**

The cost to purchase this service credit is calculated using a present value method. That means it is based on a pay rate which provides the best estimate of your future final compensation at retirement. We look at the projected retirement benefit increase you can expect to receive with this additional service credit (at retirement, disability, death, or other termination from employment), then we convert that to a lump sum in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected retirement age, life expectancy, and the probability that some may not retire but instead become disabled, die, or terminate their CalPERS membership. These probabilities are the same assumptions used to ensure all our benefits are adequately funded.

The actuarial tables used in this process are updated when there are changes to existing benefits, new benefits mandated by law, or changes in retirement assumptions are made to reflect current best estimates of retirement patterns or other actuarial factors. Remember, your election to purchase service credit is irrevocable. Once your election purchase is processed, any future changes to the assumption factors will not affect the cost of your service credit purchase.

You can use the online Service Credit Cost Estimator to get an idea of the cost of purchasing this service.

### **Temporary Disability Leave**

The cost is based on your pay rate and contribution rate when you return from your leave, or the day prior to your leave if you immediately retire. The CalPERS interest is calculated from this date through the date you make the purchase.

### **What's Next?**

Gather your employment history information for the time prior to your leave. Fill out Page 1 of the form according to the steps for requesting service credit cost information. For temporary disability leaves, the employer will then forward the form to the compensation carrier that provided you temporary disability benefits for completion of Sections 5 and 6.

## STEPS FOR REQUESTING SERVICE CREDIT COST INFORMATION

### Step 1

#### **Complete Section 1 of the request form.**

If we provided your cost information in the past for this type of service credit purchase, check the **Yes** box and indicate the date your request was submitted. If you submitted a retirement application, check the **Yes** box and indicate your planned retirement date.

#### **Section 1**

Provide the information requested.

#### **Section 2**

Provide information about the employer that granted you the leave and indicate dates and type of leave.

#### **Section 3**

Sign and date the request form.

**If your leave of absence was with the State or with a California State University, go directly to Step 3. If we need additional information, we will contact you.**

### Step 2

Give the form to the employer that granted you the leave to complete Section 4 (and to forward it to the compensation carrier for completion of Sections 5 and 6, as needed). When you receive it back, continue to Step 3.

### Step 3

Submit the completed request form. Be sure to make a copy for your records, and mail the original to CalPERS at the address shown on the form.



# Request for Service Credit Cost Information — Leave of Absence

888 CalPERS (or 888-225-7377) • TTY: For Speech & Hearing Impaired (916) 795-3240

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number

## Section 1

### About You

Have you requested this cost information before? ☐ No ☐ Yes

Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes

Retirement Date (mm/dd/yyyy)

Former Name (if applicable)

Current Employer

Mailing Address

City

State

ZIP Code

Daytime Phone

## Section 2

List the name and address  
of the employer that  
granted the leave.

### Employment Information

Employer

Address

City

State

ZIP Code

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy)

☐ Maternity/Paternity ☐ Educational ☐ Service ☐ Sabbatical ☐ Temporary Disability  
Type/Purpose of Leave

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy)

☐ Maternity/Paternity ☐ Educational ☐ Service ☐ Sabbatical ☐ Temporary Disability  
Type/Purpose of Leave

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy)

☐ Maternity/Paternity ☐ Educational ☐ Service ☐ Sabbatical ☐ Temporary Disability  
Type/Purpose of Leave

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy)

☐ Maternity/Paternity ☐ Educational ☐ Service ☐ Sabbatical ☐ Temporary Disability  
Type/Purpose of Leave

## Section 3

Give the form to the  
employer that granted the  
leave to complete  
Section 4 (and to route  
to the compensation  
carrier to complete  
Sections 5 and 6).

### Certification

Member Signature

Date (mm/dd/yyyy)

## Section 4

Employer: Return the  
completed form to  
the member or forward  
it to the member's  
Workers' Compensation  
carrier, as appropriate.

### Leave of Absence Certification (to be completed by employer)

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy)

☐ Maternity/Paternity ☐ Educational ☐ Service ☐ Sabbatical ☐ Temporary Disability  
Type/Purpose of Leave

I hereby certify that the above information is true and correct.

Employer Signature

Title

Date (mm/dd/yyyy)

Printed Name

Phone

FAX

\_\_\_\_\_  
Name of Member (Last Name, First Name, Middle Initial)

\_\_\_\_\_  
Social Security Number

## Section 5

### Temporary Disability Leave of Absence Certification

To be completed  
by the Workers'

#### Workers' Compensation Carrier Information

Compensation carrier  
that provides temporary  
disability benefits.

\_\_\_\_\_  
Name of Employer's Disability Carrier

\_\_\_\_\_  
Carrier's Address

\_\_\_\_\_  
Carrier's Phone Number

\* If there was more than  
one temporary disability  
leave period, provide claim  
numbers and dates  
for each.

\_\_\_\_\_  
Employee's Claim Number\*

\_\_\_\_\_  
Beginning Date of Temporary Disability Payments (mm/dd/yyyy)

\_\_\_\_\_  
Ending Date of Payments (mm/dd/yyyy)

\_\_\_\_\_  
Effective Date of Permanent Disability Rating\*

Was there a settlement by Compromise and Release? ☐ No ☐ Yes. Provide copy.

## Section 6

### Signature of Authorized Workers' Compensation Carrier Representative

Please return the  
completed form  
to the member.

I hereby certify that the above information is true and correct.

\_\_\_\_\_  
Carrier Signature

\_\_\_\_\_  
Date (mm/dd/yyyy)

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Title

Mail to:

CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000



## LAYOFF, PRIOR SERVICE & OPTIONAL MEMBER SERVICE PURCHASE OPTION

Other service credit options include layoff (time spent away from work as a result of a formal layoff); prior service (time worked for an employer before it contracted with CalPERS or the contract included this option); and optional member service (time spent working in certain exempt, appointed, or elected positions).

### Who's Eligible?

**You can purchase service credit for layoff, prior service, or optional member service if:**

- You are (or elect to become, if eligible) a CalPERS member.

**You cannot purchase service credit if:**

- Your agency did not contract for this option
- You are retired.

### What's Required?

#### Layoff

Time spent away from work as a result of a formal layoff action.

- You must be an active or inactive CalPERS member
- You must have been laid off from a CalPERS-covered public agency employer that had this option in their contract
- You must have been a full-time employee prior to being laid off
- The layoff period must have been on or **after** January 1, 1981
- You must have returned to full-time, CalPERS-covered employment with the layoff employer within 12 months of being laid off
- You must currently be active with the layoff employer
- You must elect to purchase this service within three years of returning to work or within three years of the effective date your employer adds this option to their contract
- You must redeposit any contributions you withdrew during the layoff, plus interest
- You can purchase a maximum of one year for each layoff period.

#### Prior Service

Time worked for an employer before they contracted with CalPERS (or before the contract included this option).

- You must be an active or inactive CalPERS member
- There is no maximum amount of time for which you can receive credit
- If you worked for a CalPERS-covered employer
- The agency must have contracted for this option
- Limitations or restrictions vary by agency (i.e., some agencies can require you be employed on the effective date of the contract). Check with your Personnel Office.

### **What's An Optional Member?**

An optional member can be a State employee who was appointed by the Governor, Lieutenant Governor, Attorney General, Controller, Secretary of State, Treasurer, or Superintendent of Public Instruction and is exempt from civil service.

Some officials elected or appointed to a fixed term of office with a city or county (can include city attorneys and elected or appointed School and contracting agency officials — eligibility is determined by the term of office dates) are also optional members.

And, an employee of the California State Senate or Assembly who is paid from funds controlled by either body is an optional member.

### **Optional Member Service**

Time spent working in certain exempt, appointed, or elected positions that allow employees the option of joining CalPERS.

- You must be an optional member on the date you request your cost information, and you must elect CalPERS membership at the same time. (If you formerly held an optional position and are now a CalPERS member, you can also purchase your former service. See Service Prior to Membership for more information)
- There is no limitation on the amount of time that can be purchased.

### **What's the Cost?**

#### **Layoff**

You must pay the contributions due for the period you were laid off, plus interest, compounded annually to the date you make your purchase. The cost is based on your pay rate and the contribution rate on the date you returned to employment. Interest is calculated from the date you return through the date you make the purchase.

#### **Prior Service**

This benefit depends on the specific terms of your employer's contract with CalPERS. Depending on the contract, you could be:

- Credited at no cost with all of the service credit you would have earned
- Credited at no cost with some of the service credit you would have earned, and be given the option to purchase the rest, based on your pay rate and the contribution rate on the date you became a member (after the service was rendered), plus interest, compounded annually to the date you make your purchase
- Given the option to purchase the service credit you would have earned, based on your pay rate and the contribution rate on the date you became a member (after the service was rendered), plus interest, compounded annually to the date you make your purchase.

### **Optional Member Service**

The cost calculation is based on your pay rate and contribution rate on the date you became a member (after the service was rendered), plus interest, compounded annually to the date you make your purchase.

### **What's Next?**

Gather your employment history information for the period just before your layoff or during your prior or optional member service. Fill out Sections 1, 2, and 3 of the form. Then, have the appropriate employer fill out Section 4.

#### **For Layoffs Only**

Have your employer fill out Page 2 of the request form and certify that the information is correct.

## STEPS FOR REQUESTING SERVICE CREDIT COST INFORMATION

### Step 1

#### **Complete Section 1 of the request form.**

If we have provided you cost information for this type of service credit purchase in the past, check the **Yes** box, and indicate the date your request was submitted. If you have submitted a retirement application, check the **Yes** box and indicate your planned retirement date.

#### **Section 1**

Provide the information requested.

#### **Section 2**

List your employment information.

#### **Section 3**

Sign and date the request form.

### Step 2

Give the form to the agency where you were employed at the time of your layoff, prior service, or optional member service to complete Page 2 of the request form. When you receive it back, continue to Step 3.

### Step 3

Submit the completed request form. Be sure to make a copy for your records, and mail the original to CalPERS at the address shown on the form.





# Request for Service Credit Cost Information — Layoff, Prior Service & Optional Member Service

888 CalPERS (or 888-225-7377) • TTY: For Speech & Hearing Impaired (916) 795-3240

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number

## Section 1

### About You

Have you requested this cost information before? ☐ No ☐ Yes

Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes

Retirement Date (mm/dd/yyyy)

Former Name (if applicable)

Current Employer

Mailing Address

City

State

ZIP Code

Daytime Phone

## Section 2

### Employment Information

List information about your employer at the time of your layoff, prior service, or optional member service.

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

## Section 3

### Certification

Give this form to your employer at the time of your layoff, prior service, or optional member service for completion of Sections 4, 5, and 6 before returning to CalPERS.

I hereby certify that the above information is true and correct.

Member Signature

Date (mm/dd/yyyy)

\_\_\_\_\_  
Name of Member (Last Name, First Name, Middle Initial)

\_\_\_\_\_  
Social Security Number

## Section 4

### Employer Certification (to be completed by former employer)

For Layoff, list the dates the member was laid off work.

#### Member Layoff History

\_\_\_\_\_  
Date From (mm/dd/yyyy)

\_\_\_\_\_  
Date To (mm/dd/yyyy)

For Prior Service, complete the detailed history for the employment dates and time worked. Remember, to be eligible the employment period must be prior to your CalPERS contract date.

#### Member Prior Service History

Did your agency have a local retirement system (prior to CalPERS contract)? ☐ No ☐ Yes

Was this member a participant of the local retirement system? ☐ No ☐ Yes

Did the member withdraw these funds? ☐ No ☐ Yes

\_\_\_\_\_  
Service Time

\_\_\_\_\_  
Amount Withdrawn

\_\_\_\_\_  
Withdrawal Date

Plan Type: ☐ Defined Benefit ☐ Defined Contribution

#### Optional Member Service

Was this position filled by an election or appointment to a fixed term of office? ☐ Election ☐ Appointment

\_\_\_\_\_  
Position Title

Was compensation paid considered a salary? (Expense reimbursement is not a salary.) ☐ No ☐ Yes

## Section 5

### Member Employment History

Be sure to include employment dates, pay rate, time worked, and earnings for the optional period.

_____ Employment From (mm/dd/yyyy)	_____ Employment To (mm/dd/yyyy)	_____ Time Worked (hour/days)	_____ Earnings
_____ Employment From (mm/dd/yyyy)	_____ Employment To (mm/dd/yyyy)	_____ Time Worked (hour/days)	_____ Earnings
_____ Employment From (mm/dd/yyyy)	_____ Employment To (mm/dd/yyyy)	_____ Time Worked (hour/days)	_____ Earnings
_____ Employment From (mm/dd/yyyy)	_____ Employment To (mm/dd/yyyy)	_____ Time Worked (hour/days)	_____ Earnings
_____ Employment From (mm/dd/yyyy)	_____ Employment To (mm/dd/yyyy)	_____ Time Worked (hour/days)	_____ Earnings
_____ Employment From (mm/dd/yyyy)	_____ Employment To (mm/dd/yyyy)	_____ Time Worked (hour/days)	_____ Earnings

## Section 6

### Statement & Signature of Personnel or Payroll Officer

If the service was performed for the State of California or California State University, employer certification is not required.

I hereby certify that the above information is true and correct.

\_\_\_\_\_  
Employer Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date (mm/dd/yyyy)

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Phone

\_\_\_\_\_  
FAX

**Employer:** Please return the completed form to the member.

**Mail to:**

**CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000**

## BECOME A MORE INFORMED MEMBER

### CalPERS On-Line

Visit our Web site at [www.calpers.ca.gov](http://www.calpers.ca.gov) for more information on all your benefits and programs.

### Reaching Us By Phone

Call us toll-free at **888 CalPERS** (or 888-225-7377).  
Monday through Friday, 8:00 a.m. to 5:00 p.m.  
TTY: For Speech & Hearing Impaired (916) 795-3240

### my|CalPERS

Doing business with CalPERS is now easier than ever with my|CalPERS. Our online services are now available in my|CalPERS, our new personalized, secure Web site, providing you all your retirement, health, and financial information in one place...with just a click of your mouse.

With my|CalPERS, you can:

- Get quick and easy access to all of your account information.
- Keep informed with CalPERS News.
- Learn more about CalPERS products and services that are best suited for you in your career stage.
- Access information about health plans available in your area and get all the information you need to make health plan decisions.
- Update your contact information and online account profile.
- View, print and save online statements.
- Check statuses of requests to purchase Service Credit or applications for Disability Retirement.
- Use planning tools to calculate your retirement estimate, estimate your service credit cost, and request a CalPERS generated retirement estimate.
- Access financial planning tools to help you create a forecast for your future.

Log in today at [my.calpers.ca.gov](http://my.calpers.ca.gov).

### CalPERS Education Center

Our new CalPERS Education Center offers you quick access to all of the classes and instruction you need to be prepared and informed while making important decisions about your CalPERS benefits and your future. Take advantage of the convenience of anytime, anywhere access to our educational resources. Be empowered with all the necessary and important information you need today.

It's easy to get started. Access the CalPERS Education Center from CalPERS On-Line directly from our home page at [www.calpers.ca.gov](http://www.calpers.ca.gov). Retirement planning classes are available, whether you are in the early stages of your career, just starting to plan your retirement, or getting ready to retire.

\* San Francisco Regional  
office will be moving to a  
new location in early 2008.

## **Visit Your Nearest CalPERS Regional Office**

**Visit the CalPERS Web site for directions to your local office.**  
Monday to Friday, 8:00 a.m. to 5:00 p.m.

### **Fresno Regional Office**

10 River Park Place East, Suite 230  
Fresno, CA 93720

### **Glendale Regional Office**

Glendale Plaza  
655 North Central Avenue, Suite 1400  
Glendale, CA 91203

### **Orange Regional Office**

500 North State College Boulevard, Suite 750  
Orange, CA 92868

### **Sacramento Regional Office**

**Lincoln Plaza East**  
400 Q Street, Room E1820  
Sacramento, CA 95811

### **San Bernardino Regional Office**

650 East Hospitality Lane, Suite 330  
San Bernardino, CA 92408

### **San Diego Regional Office**

7676 Hazard Center Drive, Suite 350  
San Diego, CA 92108

### **San Francisco Regional Office \***

301 Howard Street, Suite 2020  
San Francisco, CA 94105

### **San Jose Regional Office**

181 Metro Drive, Suite 520  
San Jose, CA 95110



## INFORMATION PRACTICES STATEMENT

The Information Practices Act of 1977 and the Federal Privacy Act require the California Public Employees' Retirement System to provide the following information to individuals who are asked to supply information. The information requested is collected pursuant to the Government Code (Sections 20000, et seq.) and will be used for administration of the CalPERS Board's duties under the California Public Employees' Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to supply the information may result in the System being unable to perform its function regarding your status and eligibility for benefits. Portions of this information may be transferred to State and public agency employers, State Attorney General, Office of the State Controller, Teale Data Center, Franchise Tax Board, Internal Revenue Service, Workers' Compensation Appeals Board, State Compensation Insurance Fund, County District Attorneys, Social Security Administration, beneficiaries of deceased members, physicians, insurance carriers, and various vendors who prepare the microfiche or microfilm for CalPERS. Disclosure to the aforementioned entities is done in strict accordance with current statutes regarding confidentiality.

You have the right to review your membership file maintained by the System. For questions concerning your rights under the Information Practices Act of 1977, please contact the Information Coordinator, CalPERS, 400 Q Street, P.O. Box 942702, Sacramento, CA 94229-2702.







**California Public Employees' Retirement System**

400 Q Street  
P.O. Box 942701  
Sacramento, CA 94229-2701

**888 CalPERS** (or 888-225-7377)  
**[www.calpers.ca.gov](http://www.calpers.ca.gov)**

PUB 12  
September 2007

2007.9.1